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# TERRITORIAL DISPATCH

VOLUME 40 • ISSUE 39 *Serving Yuba, Sutter, Butte and Nevada Counties* SEPTEMBER 29, 2023

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## The Insurance Fiasco

*Can this plan fix California's insurance crisis?*



Commissioner Ricardo Lara announced this afternoon, major insurers will be required to cover a certain share of homeowners in the state's most wildfire-prone areas. Photo courtesy of Joe Sohm | Dreamstime.com

**By Ben Christopher, CALMatters.org**

A week after negotiations to rescue California's floundering home insurance market stalled out in the Legislature, the state's top insurance regulator put out his own rescue plan that effectively amounts to a trade for the state's major insurers.

Under proposed regulations Insurance Commissioner Ricardo Lara announced this afternoon, major insurers will be required to cover a certain share of homeowners in the state's most wildfire-prone areas. In exchange, the Department of Insurance will allow companies to charge more to cover the rising costs of doing business in a fire-ravaged state.

Lara called the package of new proposed regulations "the largest insurance reform" since 1988, the year California voters passed a proposition requiring insurance companies to get prior approval before raising premiums.

The plan is meant to reverse what

has amounted to a slow-motion exodus of private home insurers from the state. In the last year and a half, seven of the top 12 property insurers operating in California have either placed new restrictions on where they do business or stopped selling new policies here entirely.

The biggest player of all, State Farm, announced a freeze on new policies in May, kicking off a fresh round of panic among homeowners scrambling to find affordable insurance policies and lawmakers eager to tackle the crisis.

For years, insurance companies have complained that current rates and the existing regulatory process don't allow them to recoup the cost of doing business in the state's most at-risk regions. By easing some of those restrictions, while requiring the companies to expand their coverage, "it's the department calling the bluff of insurers," said Rex Frazier, president of Personal Insurance Federation of California, a trade group.

In principle, that's trade-off insurers are willing to make, he added,

though it will ultimately depend on how the specific regulations are crafted in the coming months.

Amy Bach, executive director of the consumer group United Policyholders, struck a similar note.

Lara "did not sell out to the industry here, in my opinion, he struck a deal," she said. "Whether it's going to manifest positively overall...the proof will be in the premiums."

But Consumer Watchdog — an advocacy group that Lara all but called out by name during his presentation as "bombastic" and a group "materially benefiting" from the current regulatory system — came away with a difficult conclusion.

"He's basically capitulated to the industry," Jamie Court, the group's president, said of Lara. "There's not really much coming back for the consumer in here."

Despite mounting public angst and calls for action from top lawmakers, the politics of addressing the problem in the Legislature proved too thorny this year.

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## Spooktacular River Run Saturday, October 28



Our last Spooktacular River Run drew 250 runners/walkers and netted over \$13,000! Image by Seth Metoyer from Pixabay

**Yuba-Sutter-Colusa United Way News Release**

**YUBA CITY, CA (MPG)** - Run and walk for a good cause... as the Yuba-Sutter-Colusa United Way presents the 11th Annual Live United-Run United Spooktacular River Run...on Saturday morning, October 28th, at Gauche Park in Yuba City. It's a 5K run/walk and 10K run on a paved surface traversing the Feather River levees. 10K runners will cross the 5th Street Bridge into Marysville.

Our last Spooktacular River Run drew 250 runners/walkers and netted over \$13,000!

Add to the festivities by wearing a costume! Prizes will be awarded in three different age categories!

Day of event registration opens at 8:00 a.m. 10k starts at 9:00. 5k gets underway at 9:30 a.m. The awards ceremony for the costume contest and 80 running awards starts at 10:25 a.m.

The registration fee includes chip timing and a t-shirt (guaranteed with advanced registration by 10/20/23).

The registration fee will increase by \$5 per person after 10/20/23.

Chip-timed participants are eligible for medals in 10 divisional categories for first, second and third place. All children newborn through 5 will receive a custom trick or treat bag courtesy of the Sutter County Children & Families Commission.

A complimentary continental breakfast will be provided after the run courtesy of Sutter Surgical Hospital.

Funds received from the 2023 Live United-Run United, Spooktacular River Run benefit the Yuba-Sutter-Colusa United Way's 27 non-profit Partner Agencies and our "United Way Born Learning Academy."

Thank you to our Spooktacular Run Sponsors so far as of September 27th.

*Adventist Health and Rideout, Appeal-Democrat, Feather River Kids Dentistry, Hilbers, Inc, Pepsi Beverage Company, Recycling Industries, Inc., Sutter County Children & Families Commission, Sutter County Superintendent of Schools, Sutter Health, Sutter Surgical Hospital North Valley, The Aabergs, Yuba City Parks & Recreation, Yuba College.* ★

## Students, Commit to 180 Days!

**Marysville Joint Unified School District News Release**

**MARYSVILLE, CA (MPG)** - This school season, Marysville Joint Unified School District is asking students and parents/guardians to get involved by committing to 180 days: perfect attendance.

The twenty-three schools that are part of the district, need the support of both students and parents to improve daily attendance rates, which have suffered at school sites throughout the nation since returning to in-person learning following the pandemic. "We're asking parents and guardians to make it important for their

student(s) to come to school and support them through these instrumental, formative years," said Zachary Pless, Director of Student Welfare and Attendance. "Attendance in school sets the stage for success as an adult."

Forty year of research resulted in the following statistics related to school absenteeism:

Nationally, 17% (1 in 6) of students who were chronically absent in Kindergarten and 1st grade, read at grade level when they entered third grade.

By 6th grade, absenteeism is one of three signs that a student may drop out of high school, and by 9th grade, absenteeism is a better predictor

of graduation rates than 8th grade test scores. Students are 25% more likely to drop out of High School if they miss 5-9 days a semester.

The Marysville Joint Unified School District is keenly focused on the wellness of its student population, helping students cope with personal and peer distractions to ensure their school experience is positive and productive. "The families of our students are an extension of our district and when we unite on a shared vision, we have the opportunity to enrich the lives of our community's youngest residents," said Dr. Fal Asrani, Superintendent for Marysville Joint

Unified School District. "When our children are in school, we are able to provide services that benefit their education, social and emotional growth. We are focused on the wellness of our students and staff, so coming to school each day is important."

Banners have been deployed to school sites throughout the district reminding students and parents to Commit to 180. Families struggling with student attendance and wellness are encouraged to contact Zachary Pless, Director of Student Welfare & Attendance at [zpless@mjud.k12.ca.us](mailto:zpless@mjud.k12.ca.us) or Tony Perez, Director of Wellness at [tperez@mjud.k12.ca.us](mailto:tperez@mjud.k12.ca.us). ★



# Bill to Protect Students from Fentanyl Poisoning

**Office of Representatives  
Kevin Kiley**

**WASHINGTON, CA (MPG)** - On September 21, 2023, on National Opioid Awareness Day, Representatives Kevin Kiley (R-CA) and Suzanne Bonamici (D-OR) introduced bipartisan legislation to save lives by educating students about the dangers of fentanyl poisoning.

The *Fentanyl Awareness for Children and Teens in Schools (FACTS) Act* will replicate local education programs that have successfully curbed student deaths from synthetic opioid overdose. The bill will also develop a federal interagency task force to fight the synthetic opioid crisis through education and prevention and improve federal education and health data collection efforts to understand and highlight the effects of synthetic opioids on youth.

“Awareness saves lives. Educating our young people about the fentanyl crisis and the perils of fake pills will go a long way towards stopping further tragedies in our communities,” said Rep. Kiley. “I want to thank Laura Didier of A Song For Charlie. After losing her son Zach, Laura has worked tirelessly to raise awareness and has undoubtedly saved lives through her efforts. I am grateful to Representative Bonamici for partnering with me on this vital legislation and am hopeful it receives strong bipartisan support in the House.”

“We can save lives by educating students, families, and educators about the dangers of fake pills laced with fentanyl,” said Rep. Bonamici. “Jon and Jennifer Epstein turned their grief into action after they lost their son Cal, helping create an educational program to keep students safe. I’m introducing the bipartisan FACTS Act with Congressman Kiley to make effective awareness programs like Fake and Fatal available to more students across the country and put a stop to tragic deaths from accidental fentanyl poisoning.”

“An accidental fentanyl poisoning forever changed our family,” said Jon and Jennifer Epstein. “Like many youth still today, Cal had no idea that something 50x more powerful than heroin was being made into fake pills that look exactly like real pharmaceuticals and sold on social media for a few bucks. Cal shouldn’t have bought what he thought was prescription medicine online, which was a horrible mistake; however, had no idea the risk he was taking which sadly turned out to be fatal. The FACTS Act is sure to reduce the number of families from suffering the devastation ours did by giving youth the latest facts and information about today’s drug landscape, delivered by trustworthy sources. We’re incredibly grateful to Rep. Bonamici and the other members for bringing forward and supporting this valuable legislation; closing the knowledge gap will undoubtedly save young lives and lessen the future burden of harmful substance use. There are no magic wands in this crisis and this is far from the only thing needed, but this will certainly make a significant difference.”

“As a mother who lost a child to this scourge, I am grateful to see two members of Congress from opposite sides of the aisle introduce this legislation. I want to thank Representative Kiley and Representative Bonamici for introducing the Fentanyl Awareness for Children and Teens in Schools (FACTS) Act, which will bring awareness to this issue and save lives,” said Laura Didier, Outreach Coordinator at Song For Charlie.”

“Fentanyl and counterfeit pills are putting our school-age youth at higher risk of overdose than ever before,” said Ed

Ternan, President of Song for Charlie, a nonprofit that educates kids and families about the fentanyl crisis. “Collaboration between public health and education is key to designing effective programs, and this bill provides the resources for these local partnerships.”

Only 2 in 5 young Americans consider themselves knowledgeable about fentanyl, according to Song for Charlie. The organization, which is dedicated to raising awareness about fake pills, also found that only 36 percent of teens are aware that fentanyl is being used to create counterfeit pills.

The FACTS Act is endorsed by: Song for Charlie; National Education Association (NEA); National PTA; National Association of School Psychologists (NASP); AASA, The School Superintendents Association; National Association of Elementary School Principals (NAESP); National Association of Secondary School Principals (NASSP); National Alliance on Mental Illness (NAMI); American Psychological Association (APA); National Association of Counties (NACo); and US Conference of Mayors.

A fact sheet on the FACTS Act can be found on Representative Suzanne Bonamici (D-OR). The legislation:

**Creates a pilot grant program at the Department of Health and Human Services (HHS)** for partnerships between local or state educational agencies (LEAs or SEAs), local or state public health agencies, and nonprofit organizations to provide education, awareness, and prevention regarding the misuse of synthetic opioids;

**Convenes an interagency task force led by the Secretaries of HHS and Education (ED)** to coordinate and improve federal responses to synthetic opioid overdose and misuse in youth. The task force will also include officials from HHS, ED, and subagencies within each respective agency; parents of youth who died from an overdose of fentanyl or another synthetic opioid; and representatives from national nonprofit organizations working to raise awareness about and prevent misuse of synthetic opioids by youth;

**Makes amendments to the Elementary and Secondary Education Act** to provide professional development for school personnel regarding synthetic opioid misuse and overdose, and make amendments to LEA and SEA plans required under the Elementary and Secondary Education Act to describe how they will engage teachers, school leaders, parents, and other entities to address and prevent the misuse of synthetic opioids by youth;

**Makes amendments to key federal education data collection efforts**, including the Civil Rights Data Collection and the National Center for Education Statistics’ School Crime and Safety Data, to identify the prevalence of synthetic opioids in public secondary schools and disciplinary outcomes for students using or in possession of synthetic opioids in public secondary schools;

**Allows school-based health centers to use their funding for Naloxone** to increase the availability and accessibility of a critical overdose reversal drug in school settings; and;

**Makes amendments to the National Institute on Drug Abuse’s Monitoring the Future Survey**, and conducts an evaluation of the effectiveness and reach of the CDC’s State Unintentional Drug Overdose Reporting System.

The FACTS Act is cosponsored by Representatives Joe Neguse (D-CO) and Lori Chavez-DeRemer (R-OR). ★

# The Acting Company Presents “I Love You, You’re Perfect, Now Change”

## ***The Acting Company News Release***

**YUBA CITY, CA (MPG)** - The Acting Company proudly presents *I Love you, You’re Perfect, Now Change* under the direction of Foster McManus. A musical comedy celebrating the mating game, with book and lyrics by Joe DiPietro and music by Jimmy Roberts, it is the second-longest running Off-Broadway musical. It was nominated for the Outer Critics Circle Award as Outstanding Off-Broadway musical in 1997.

This crowd-pleasing comedy takes on the truths and myths behind that contemporary conundrum known as “the relationship.” Through sketches and songs, Act I explores the journey from dating and waiting, to love and marriage. Act II reveals the agonies and triumphs of in-laws and newborns, trips in the family car and pick-up techniques of the geriatric set. This hilarious revue pays tribute from those who have loved and lost, to those who have fallen on their face at the portal of romance, to those who have dared to ask, “Say, what are you doing Saturday night?”

*I Love You, You’re Perfect, Now Change* is presented in the form of a series of vignettes connected by the central theme of love and relationships. The play’s tagline is “Everything you have ever secretly thought about dating, romance, marriage, lovers, husbands, wives and in-laws, but were afraid to admit.” With few exceptions, the scenes stand independent of the others, but progress in a fashion designed to suggest an overall arc to relationships throughout the course of one’s life.

The cast of *I Love You, You’re Perfect, Now Change* includes local favorites Samuel Madrid, Ada Schmidt, Jessie Stein and Stuart Suwabe.

Established in 1984, The Acting Company is a non-profit organization who engages, inspires, entertains and challenges audiences with theatrical productions that range from the classics to new works. Our productions train and support our existing actors and provide a venue for the next generation of theater artists. We provide youth acting programs that promote life-long learning to a diverse community. We continue to celebrate the magic of live theater to illuminate our common humanity. The Acting Company brings a cultural focus to our area through live theater by involving adults and children of all ethnicities—on stage, backstage and as audience members. Keep up on all the fun, learn audition dates, and be in the know on upcoming shows at Facebook. com/TheActingCompany.

*I Love you, You’re Perfect, Now Change* plays October 13 - November 5 at The Acting Company, 815 B Street, Yuba City. Performances are Fridays and Saturdays at 7:30 pm and Sundays at 2:00 pm. Tickets are \$20. Opening weekend ONLY discounts are \$18 for seniors, students and military families. Best to make reservations in advance.

Tickets may be purchased online at [www.actingcompany.org](http://www.actingcompany.org) or at the Box Office: 815 B Street, Yuba City, 530 751-1100. Regular hours are Monday-Friday from Noon to 2:00 p.m. (except holidays). ★

# Singers Needed for Handel’s *Messiah* Performance



**Yuba Sutter Oratorio Society’s Yuba Sutter Symphony and Chorus will be performing Handel’s *Messiah* at St. Andrew Presbyterian Church on 1390 Franklin Road, Yuba City, Calif.** Photo courtesy of Yuba Sutter Oratorio Society

## ***Yuba Sutter Oratorio Society News Release***

**YUBA-SUTTER REGION, CA (MPG)** - Singers are needed to help present the 85th annual performance of Handel’s *Messiah* in our community. Rehearsals are held each Monday evening beginning October 2 at St. Andrew Presbyterian Church 1390 Franklin Road, Yuba City, from 7:00 - 8:30 pm.

Singers should be high school age or older, but exceptional younger singers are also accepted. Children 7 – 13 years old are invited to sing with the *Messiah* Children Choir which will help sing *Hallelujah Chorus* at the *Messiah* for Kids performance. Children will rehearse on

Mondays at 6:15 beginning October 16 at St. Andrew.

Performances of *Messiah* will be the first weekend in December also at St. Andrew. Saturday, Dec. 2 at 11:00 am will be “*Messiah for Kids and Their Families*.” The traditional performance will be Sunday afternoon, Dec. 3 at 4:00 pm.

The program is a presentation of the Yuba Sutter Oratorio Society’s Yuba Sutter Symphony and Chorus. Choral director is Linda Robinson. Children’s choir director is Alisan Hastey. Orchestra and performance conductor is Corey Kersting.

For further information visit [YSOS.org](http://YSOS.org) or contact Chris Kersting at [bkersting@att.org](mailto:bkersting@att.org). ★



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| <input type="checkbox"/> Drinking water                                   | <input type="checkbox"/> Radio                             | <input type="checkbox"/> Medication and eyeglasses | <input type="checkbox"/> Cash and credit cards |
| <input type="checkbox"/> Non-perishable food, including baby and pet food | <input type="checkbox"/> Flashlight                        | <input type="checkbox"/> Blankets and clothing     | <input type="checkbox"/> Toiletries            |
| <input type="checkbox"/> Tools and utensils                               | <input type="checkbox"/> First aid kit                     | <input type="checkbox"/> Children's activities     | <input type="checkbox"/> Important documents   |
| <input type="checkbox"/> Batteries                                        | <input type="checkbox"/> Mobile phone and portable charger |                                                    |                                                |



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### 2 CONFIRM YOUR EMERGENCY EXITS

from your home and establish a location where your family or roommates can reunite after evacuating.



### 3 PLAN FOR YOUR PETS

by including them in practice drills and helping them get comfortable with a leash or carrier during stressful situations.



### 4 LEARN HOW TO OPEN YOUR GARAGE DOOR MANUALLY

in the event the door is unable to open automatically during an outage.



### 5 CHECK YOUR STANDBY GENERATOR

and ensure that it is working properly because it can help avoid damage to personal property and keep emergency first responders safe.



To learn more ways to keep you and your community safe, visit [safetyactioncenter.pge.com](https://safetyactioncenter.pge.com).



# This Month In Your Garden

by Jeff Rice

## BALD MOUNTAIN NURSERY

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The weather in October is consistently cooler for fall, following the more up and down weather in September. Colder nights help the leaves change to all the anticipated fall colors, and the pumpkins to turn orange in time for Halloween. Days become noticeably shorter- fall is definitely in the air.

October is the very best time of the year to plant trees and large shrubs, plus other things. There is a very good, common sense reason for this. We have long, hot summers that warm the soil enough for it to stay warm into early winter. The weather is beginning to cool down so you are not planting into more hot weather, making it easier for the newly planted item to adapt. It is going into its dormant season making the demands on the developing root system for survival much fewer. The deciduous plants take even more strain off the root system by dropping all of their leaves. Roots will continue to grow fairly quickly in the warm soil, slowing down only when the soil becomes cold, and even then will expand slowly. The rain will come to help keep the plant watered, and it can rest all winter and be ready to leaf out (and bloom if it is a flowering tree or plant) in the spring. It will be about a year ahead of any tree or shrub planted in the spring that is trying to establish itself at the same time it is putting on new leaves and possibly flowering plus facing much hotter weather soon. If the summer sun let you know just where a shade (or just decorative ) tree is needed in your yard, this is the time to plant it. It also is a good time to choose trees for fall color. If we do not have a cold fall season the fall colors will be less intense, which can be disappointing, but not a reason for not shopping for the right tree. The next year you'll have a much bigger tree and maybe, with cooperative weather, a much prettier show.

October is also a good time for

planting other things. If you plan to do a winter vegetable garden, but haven't completed it – do as soon as you can. Winter veggies include cabbage, cauliflower, broccoli, Brussels sprouts, kale, Swiss chard, and spinach. Beets, carrots, radishes and turnips can be grown from seeds, as well. Their stems may be a tad shorter than normal, but they will still be pretty, and next year they will look normal. Winter annuals can still be planted, as well, but again, try to do it soon. They really need some warm soil to become established before cold weather arrives. Otherwise they may sit there doing little all winter, when you are hoping to enjoy their color, and then perk up and look beautiful as the weather warms up with the coming of spring. You may as well enjoy them winter and spring, so try to get them into the ground soon.

Here are some coming attractions to keep in mind:

... The three times for dormant spraying of fruit trees will soon be here – Thanksgiving, Christmas, and Valentine's Day. It is a busy time, be sure you have your dormant spray when the time comes.

... Cane berries become available in November.

... Another favorite, Blueberries, usually start arriving in November. So, give these things some thought. You might want to do some pre-planning if they are of interest.

Bare Root fruit trees will be available in late December. Complete lists are available so you can plan it out now.

Jeff Rice is the owner at Bald Mountain Nursery on Bald Mountain Road in Browns Valley

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# How long does it take?



By Kathy Craig Harteis

Recently my longtime friend Pam lost her husband. Ron passed two weeks ago after a somewhat short battle with cancer.

This week Pam asked me how long it takes to not be lonely.

She and Ron were married 51 years. Just as I did when my late husband David passed more than 20 years ago, she was at Ron's side when he went.

We are all different and

I didn't have an answer to her question. There are no time limits on grieving and feeling lonely. For many couples, spouses are their best friends. They are the first ones with whom to share our news.

That feeling of loss and adjusting to being on your own is a tough journey. But it is a journey many of us have taken. It is a challenge to find our confidence in ourselves and to recognize our abilities to survive.

I told Pam it is a one day at a time journey. At this point, there are many details she needs to address. It will keep her busy. Once we recognize we are now relying upon ourselves, we move forward. It's up to us now. One day at a time we learn to live on our own.

How long does it take to not be lonely? How long does that emptiness linger?

There are no answers.

Pam, I suspect, will work through the challenges. She will continue to live a good life. Her family loves her. She will be OK.

This past week, my neighbor Shirley Zook also passed. Shirley was a woman to be admired. She was beautiful inside as well as on the outside.

She had a great garden and would often share her homegrown produce. I often saw this lively 90-year-old outside tending her own yard and garden. She was amazing.

Some years back, she was known for baking the best cakes ever. If we got a piece of Shirley Zook cake it was a treat indeed.

We were all lucky to have known this beautiful person.

Because of souls such as Shirley in our lives

*Life is good today.* ★



The Mountain Transit van is going strong and is available. It was hoped that it would be useful getting people to many of our local events. One could get a ride to Stone Soup or the Yuba Feather Museum, or to meetings or even to get a haircut, visit the thrift shop or grocery store. Just call Penny at 530 675-9145 (leave a message if needed).

Stone Soup is still going strong. There are always several choices of soup, a great salad bar, bread and dessert offered every Thursday at noon at the community hall in Brownsville. A donation is asked to cover the cost of salads and rent, the soups are made and donated by the group that started this program several years ago. New volunteers are always needed, too. So come join the fun and help out.

Yuba Feather Historical Assn. will have its quarterly meeting on October 25 at 6:00 pm at the museum in Forbestown. It will

be election night, starting with a potluck dinner. This group manages the museum and village as well as other things. It is a great organization to become involved with if you are interested in geneology, local history or working at the museum in the summer. Just bring a potluck dish and come on by, get acquainted or reacquainted. Guides are always being needed during the summer and during the spring there are always things to do to get ready for the next season.

Wish me luck as I begin my trip to Ohio, please no plane cancellations. We will reopen on Wednesday, Oct. 11.

Look Back in Time – In 1926 many fans gathered in the famous old bar in Woodleaf Hotel to hear the Dempsey-Tunney fight over the radio (imagine a sports bar "on the hill.") ★

*Hope to see you soon in Brownsville.*  
*Yvonne*

# Charges Filed on Two Juveniles for Carjacking and Robbery

**Butte County DA News Release**

**BUTTE COUNTY, CA (MPG)** - The Butte County District Attorney's office on September 19, 2023, filed charges against two Chico teenagers for a violent carjacking and earlier unrelated robbery from last Friday, September 15, 2023.

Butte County District Attorney Mike Ramsey said the juveniles, ages 16 and 17, are accused of the carjacking of a 68-year-old resident

of Chico in the victim's driveway in the 1200 block of Whitewood Way in Chico at approximately 10:00 p.m. The teenagers, dressed in dark clothing and masks, accosted the victim as he got out of his car in his driveway. During the carjacking, the victim was stabbed in the abdomen by one of the juveniles and sustained a non-life-threatening injury. The victim however was able to hit one of the juveniles over the head with his cane before they took his car. Chico police

officers found the victim, who was then transported to the hospital and had to undergo surgery for his injuries.

Officers made a sweep of the area and found the victim's stolen vehicle driving nearby shortly after the stabbing. The juveniles then engaged officers in a 15-mile pursuit in north Chico that ended after officers deployed spike strips to disable the vehicle. The juveniles abandoned the car and fled on foot, but were apprehended by officers a short distance away.

During the investigation of the carjacking, it was determined that earlier the same day at approximately 4:00 p.m. these same juveniles had forcibly taken a phone and backpack from a 15-year-old high school foreign exchange student as the student walked home from school in the 2900 block of Ceanothus Avenue. One of the juvenile suspects had personal property of this additional victim on his person at the time he was taken into custody for the carjacking.

Additional property belonging to the high school student was later found in the same juvenile suspect's home.

The juveniles have been charged with carjacking with a knife causing great bodily injury, robbery, evading officers, and resisting arrest. Both are currently being housed at the Butte County Juvenile Hall. Their initial detention hearing will be in Butte County Juvenile Court on Wednesday, September 20, 2023 at 2:00 p.m. ★

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# California Legislature Whiffs On Insurance Crisis, Punting To Newsom And Lara



By Dan Walters, CALMatters.org

Before the California Legislature adjourned this month, it managed to fulfill most of wishes of majority Democrats’ favorite interest groups, most notably labor unions.

However, legislators left town without doing anything concrete about something that threatens the psychic and economic wellbeing of millions of homeowners and those who aspire to ownership: the rapidly shrinking availability of residential fire insurance.

One by one, insurers have been reducing or eliminating their exposure in California, having paid out billions of dollars to cover losses from years of major wildfires and, they say, facing a fire threat that is likely to increase with climate change.

With Gov. Gavin Newsom and Insurance Commissioner Ricardo Lara involved in the background, there were weeks of private negotiations among legislators, insurance lobbyists and other stakeholders on how to bolster the state’s insurance market.

However, the negotiations ended a week before the Legislature adjourned without agreement, signaled when state Sen. Bill Dodd, a Democrat whose Napa-centered district is one of the state’s most fire-prone regions, sent a text

message: “Deal is dead. Very frustrating.”

The discussions revolved about changing the way insurers calculate risk, from basing it on past experience to including potential future risk. Such a change would probably increase premiums and legislators wanted ironclad assurances that the companies would continue writing policies in fire-prone areas if the change was made.

As the session ended, there were public assurances that the issue would not be forgotten.

“We hear loud and clear from our residents that access to insurance is a problem,” Assembly Speaker Robert Rivas said in a statement.

The Legislature’s departure punted the issue, at least for a few months, to Lara and Newsom, who said, “We can do a lot of things. And I’m very mindful. We can do all of that.”

However, Newsom didn’t list any specifics. Last Thursday, he issued an executive order urging Lara to “take action to stabilize and improve California’s property insurance marketplace.”

Almost immediately, Lara issued new rate-setting regulations, which he had described earlier as “a package of regulatory solutions that will streamline the department’s rate review process, opening it equitably to public input – not just the entrenched interests that have benefited materially from the status quo.”

Newsom, Lara and the regulations drew praise from the American Property Casualty Insurance Association, which said, “Everyone understands that California’s insurance market is in a spiraling crisis that requires immediate

policy solutions to protect consumer access to the coverage they need.”

Insurance Commissioner Ricardo Lara unveils a plan to shore up the California insurance market for homeowners. Insurers would return to.

Given industry support, it’s likely that the new regulations will allow it to include, at least to some extent, estimates of future risk from wildfires in their rates which would probably lead to premium increases.

Newsom stopped short of declaring an emergency in Thursday’s executive order, which would have given Lara the authority to issue new rate-setting rules without going through the usual procedural hoops.

Earlier in the day, Consumer Watchdog, the organization that sponsored a 1988 overhaul of insurance regulation, Proposition 103, and has been a critic of Lara from virtually his first day on the job, issued a warning to Newsom and Lara about proceeding on an emergency basis.

Later, the organization said, Lara’s move “would allow insurance companies to use secret algorithms to set rates for homeowners’ coverage for wildfire and to add reinsurance costs to premiums will lead to higher insurance premiums.”

So, there it is, a complex mélange of economic, political and societal factors and a huge tradeoff between the availability of coverage, which is mandatory for anyone having a mortgage, and the costs.

*Dan Walters has been a journalist for more than 60 years, spending all but a few of those years working for California newspapers. ★*



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 Visit his website at [www.moneymanagementradio.com](http://www.moneymanagementradio.com)

## Short Term T-Bills

Looking at the three or six month Treasury bill (T-Bill), there is a lot to like. Treasury bills, for those wondering, are just IOUs from the government. No need to be complicated here, so just know when you “buy” a T-bill, you have lent your money to Uncle Sam. A three month bill means you can get your money back in three months, and a six month bill means you get your money back in six. So on and so forth ad infinitum up until about 30 year terms which can be called bonds instead of bills. Your payoff is the interest they pay you.

Yes, I know the name change from bills to bonds is confusing, but in my opinion, the financial folks (which I am a reluctant part of) like to do things like that to confuse you to make you think you need us. My opinion of course. Just know however that bills and bonds are both U.S. government debt and the term of the investment is called the “maturity” date. An added bonus is the interest income is also exempt from state and local taxes.

In any case, unlike T bills of the past decade or so which paid a paltry return, these three and six month issues (and even a bit further out) can now pay north of 5% APR thanks to the Federal Reserve’s crusade of jacking up interest rates in an attempt to quell inflation.

Keep in mind APR means “Annual percentage rate,” so you would have to buy a three month T-bill four times in a row to get the stated APR rate. That’s assuming the rates don’t drop, which they could.

One reason to buy U.S. government issues like T-bills is that they are backed by the full faith and credit of the U.S. government. That means they are regarded as having a 100% guarantee as to the terms of the investment.

This is not to say one cannot lose money on a T-Bill. Sell a three month T-bill before the three month maturity date or a six month bill before their six month maturity date, and you could take a hit on the principal. Hence the reason I said “as to the terms of the investment.”

Not rocket science right?

During a recent seminar I gave, everyone in attendance agreed the current rates on short term U.S. debt like T-bills were decent. Then I asked what was bad about a three or six month T-bill paying north of 5%. The room fell silent.

The answer as to what might be not so good is that a three month or six month T-bill are *ONLY* three or six months. This means that while the current rates may be attractive, rates can move. They can move up or down. And with the Federal Reserve on an historic interest rate crusade, the full effect of their actions are really anyone’s guess. Federal Reserve actions can take many months to a year or more to take hold, so it’s difficult to forecast whether rates will be up or down a year or two from now. Hence the potential drawback of investing in short term T-Bills and the like. If rates move up, short term T-Bills can be rolled over quickly to the new higher rates. But if rates drop, your high paying short term T-Bill goes away when they expire along with your 5% APR.

The key is where we think rates will go in the future? Up or down?

Up, as mentioned above, are good for short term investments as they can be rolled over quickly to the higher rate as they reach maturity. Rates move down and that is bad for short term investments as you lose the rate and the new issues could offer less.

With the exception of the last year, the chart may give us a heads up as to rates and their long term direction. If the long term direction continues, which for all intents and purposes, appears to be down, investors might look for a way to lock in today’s current rates with a variety of investment vehicles that strive to do just that, lock in today’s rates for a longer period of time.

More information and past articles available below.

**“Watching the markets so you don’t have to”**

*This article expresses the opinion of Marc Cuniberti and is not meant as investment advice, or a recommendation to buy or sell any securities, nor represents the opinion of any bank, investment firm or RIA, nor this media outlet, its staff, members or underwriters. Mr. Cuniberti holds a B.A. in Economics with honors, 1979, and California Insurance License #0L34249. His insurance agency is BAP INC. that can be contacted at (530)559-1214. Marc was voted best financial advisor in the county 2021. Email: [news@moneymanagementradio.com](mailto:news@moneymanagementradio.com) ★*

# Leader of The Pack



This male kitty nicknamed “The Leader of the Pack” has a storyline history. When he was just a kitten, he and his fellow kitten siblings camped out and were fed for 2 years at an alley in Linda, CA. He then left home, mated, fathered his own offspring, went to Linda Elementary School, lived in makeshift shelter, among abandoned cars, averted being poisoned and was fed by a nearby neighbor for about 2 years. After heavy rains came and redevelopment removed his makeshift encampment and his former mate died, he returned to his childhood home in the alley where he was welcomed and cared for by his original owner. “The Leader of the Pack” needs to be a one-kitty home. He has been neutered. For more info, call Irene (916) 626-1614.

# Annual Senior Resource Fair to be Hosted at Yuba City Senior Center

City of Yuba City News Release

**YUBA CITY, CA (MPG)** - The Yuba City Senior Center will be holding the Annual Senior Resource Fair on Thursday, November 2, 2023, 9am – noon. Learn about the many resources for seniors that are available in our area. Vendors

will include: Senior Housing, Assisted Living, Food Programs, Transportation, Legal Services, Medicare, Healthcare, Flu Shots and More. You do not want to miss out on having all of this information in one location! FREE event. The Yuba City Senior Center is located at 777 Ainsley Ave. ★

# The Insurance Fiasco

Continued from page 1

In the final weeks of the legislative session that ended a week ago, lawmakers scrambled to bridge the demands of insurers — who called for higher premiums to cover more of their costs and for a more flexible rate-setting process — and those of consumer groups, who resisted calls to add to the financial burdens of homeowners. After negotiations floundered, Gov. Gavin Newsom hinted that his administration and Lara’s Department of Insurance might be willing to act on their own.

In a statement, Sen. Bill Dodd, a Napa Democrat involved in the unsuccessful negotiations, cheered Lara’s announcement. “Given that the Legislature is not in session right now, utilizing the commissioner’s regulatory authority makes good sense,” he said. “I know there is work that still needs to be done and I’ll be supporting these efforts any way I can.”

Insurance companies have pointed to three main reasons that doing business in California is increasingly a losing proposition: Escalating wildfire risk, ever-rising construction costs and the global price of reinsurance — insurance policies that insurance companies, themselves, take out.

While costs have increased, the amount the companies are allowed to charge homeowners is tightly capped and closely regulated in California, making home insurance policies relatively cheap by national standards. In order to raise rates, major insurers need a sign-off from the Department of Insurance.

Currently, insurance companies are not allowed to factor in the cost of reinsurance into those applications. They are also prohibited from using forward-looking models to predict future costs — something insurers say they desperately need as a warming climate and residential development encroaching into fire-prone areas results in fire seasons that are longer and more catastrophic than they have been in the past.

Lara proposed giving companies both of those tools, though companies will apparently only be allowed to itemize the cost of reinsurance as it pertains to California. It’s unclear how this calculation will be made.

Bach with United Policyholders said allowing companies to use predictive models isn’t

inherently a bad idea — “Are these models nefarious tools of Satan? No,” she said — but hopes there will be transparency about which models are used and how they work.

In exchange for these new tools, companies will be required to cover homeowners in wildfire-prone parts of the state at 85% of their statewide coverage. For example, if a company provides 10% of the homeowner policies across California, they would be required to provide 8.5% of the coverage in areas deemed “at-risk.”

Court, with Consumer Watchdog, said 85% is 15% too little. “It’s a really sh—y deal,” he said.

California homeowners currently unable to get insurance on the private market can currently turn to the FAIR Plan, a last resort issuer of fire coverage backstopped through a levy on regulated insurers. Between 2018 and 2022, the number of homeowners covered by the FAIR Plan more than doubled to roughly 3% of all homeowners.

But the FAIR Plan policies are expensive and limited. And if the FAIR Plan runs out of money, it’s legally required to refill its coffers by levying a surcharge on major insurers. The prospect of the FAIR Plan running out of cash and slapping the industry with the bill has also encouraged insurance companies to scale back their coverage.

Consumer Watchdog regularly challenges the applications for higher premiums that insurance companies submit to the state, an intervention allowed for under the 1988 ballot measure. Today, Lara also said he wants to make it easier for the public to see who intervenes and how much they are compensated for doing so.

“One entity is involved in nearly 75% of all interventions for rate approvals, materially benefiting from a process that is meant for a broader public participation,” he said, referring to the nonprofit.

Lara also said that “throwing bombs is easy and putting out bombastic statements from entrenched interest groups doesn’t benefit anyone.”

Court said his organization would continue to fight back as the department drafts the detailed regulations. “We’ll be battling over this stuff for many months to come,” he said. ★

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**CLUES**

**ACROSS**

- Interest in a venture
- Hundredweight, acr.
- Med. sch. requirement
- the tail the donkey
- Duran Duran's 1982 hit
- All plants and animals
- Part of an eye, pl.
- Go for the bull's eye
- Reduction/oxidation portmanteau
- \*Best selling author of the 2000s
- \*Billboard's music artist of the 2000s
- Chicken king
- From a thrift store
- Class-conscious grp.
- Formerly, once
- Marine mammal in famous Beatles' song
- Fabled fliers
- Jealous biblical brother
- Averse
- \*"He's Just Not That You" (2009)
- Acrylic fiber
- Arabian chieftain
- Apartments, e.g.
- \*Friendster or Facebook, e.g.
- 5,280 feet
- Metal detector, e.g.
- Goose egg
- Cry of horror in comics
- Made a basket
- \*Frodo Baggins and Samwise Gamgee or Nemo and Dory, e.g.
- \*Name for 2000s
- \*Popular social network of the 2000s
- K-pop group
- Woody creeper
- Teletype machine, for short
- Picture within a picture, e.g.
- \*"Smart" (2008)
- Make a canyon, e.g.
- Furniture wood
- Utmost degree
- Financing values

**DOWN**

- Horse prod
- \*Popular DVR device
- All over again
- Eucalyptus-eating marsupial
- Store in a silo
- Mountain goat terrain
- \*Xbox competitor
- Libraryful
- Dignified manner
- \*"The Da Vinci," best selling book of the 2000s
- A-bomb particle
- Levy
- Like "something new" boutique
- Beginning of sleeping disorder
- Feline sound
- Put to work
- \*Toyota Hybrid introduced worldwide in 2000
- 1,000 kilograms
- Play a part (2 words)

**CROSSWORD**

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Fill in the blank squares in the grid, making sure that every row, column and 3-by-3 box includes all digits 1 through 9.

29. \*2002-2004 zoonotic epidemic cause, acr.

31. Rich soil

32. China grass

33. Handy

34. \*First ever recipient of Oscar for Best Animated Feature

36. Chronic drinkers

38. Post-it slip

42. Like #59 Down

45. \*Pink's 2008 hit (2 words)

49. Break down

51. Dismissal or ejection

54. "Peace" with fingers

56. "Madame Butterfly", e.g.

57. First rate (2 words)

58. Sky's Major one

59. \*Like Best Buy's Squad

60. Urban legend

61. Tons (2 words)

62. Relinquish, as in property

63. \*Jennifer Aniston and Brad Pitt, after 2005

64. \*American Girl Kitteridge

66. Doctor Dolittle, e.g.



# Death Notices

**HIXSON** – Angela Hixson, 45, of Olivehurst, passed away August 27, 2023. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**BOULEY** – Philip Bouley, 48, of Marysville, passed away September 16, 2023. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**PASCUZZO** – Janet Pascuzzo, 82, of Loma Rica, passed away September 18, 2023. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**WELDIN** – Kenneth Weldin, 72, of Yuba City, passed away September 19, 2023. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**PAYTON** – Panayota Payton, 77, of Wheatland, passed away September 20, 2023. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

**PRICE** – Bernie Price, 75, of Olivehurst, passed away September 21, 2023. Arrangements are under the direction of Holycross Funeral Home and Crematory 530-751-7000.

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too. She would be good with other furry friends or do great by herself. She would just cuddle you till the cows come home. She is only 6 months and is so ready to play ball or tug a war with you. She is a mix between Pyrenees and Hound. Her long ears make her so stinkin cute. We're both ready to be the best girls for you together, or in separate homes, as we'll both strive to be either your next couch potato or your next working dog. Please come see us at Yuba County Animal Care Services, M-F 1:00-4:00 pm. Or Call Us at 530-741-6478. ★



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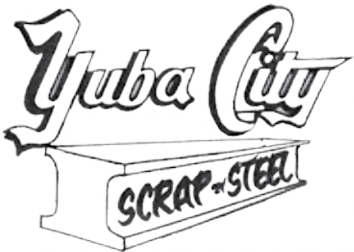
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FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2023F-257

The following person(s) is  
(are) doing business as:  
**Jaguar Auto Transport**  
9827 Quail Meadow Lane  
Oregon House, CA 95962  
County of YUBA  
Registered Owners:  
Doris Tapia  
9827 Quail Meadow Lane  
Oregon House, CA 95962  
This business is conducted  
by an individual.  
The registrant commenced  
to transact business under  
the fictitious business name  
or names listed above on  
08/09/2023.  
(I declare that all informa-  
tion in this statement is true and  
correct).  
Signed:  
**Doris Tapia**  
This statement was filed  
with the County Clerk of Yuba  
County on 08/10/2023.  
DONNA HILLEGASS,  
County Clerk  
By BRIDGETTE EVANS,  
Deputy Clerk  
September 22, 29. October  
6, 13, 2023

FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2023F-288

The following person(s) is  
(are) doing business as:  
**Nailing It**  
113 E 12th Street  
Marysville, CA 95901  
County of YUBA  
Registered Owners:  
Crystal Walker  
1510HammontonSmartsvilleRd  
Marysville, CA 95901  
This business is conducted  
by an individual.  
The registrant commenced  
to transact business under the  
fictitious business name or  
names listed above on N/A.  
(I declare that all informa-  
tion in this statement is true and  
correct).  
Signed:  
**Crystal Walker**  
This statement was filed  
with the County Clerk of Yuba  
County on 08/10/2023.  
DONNA HILLEGASS,  
County Clerk  
By BRIDGETTE EVANS,  
Deputy Clerk  
September 22, 29. October  
6, 13, 2023

NOTICE OF PUBLIC LIEN SALE

NOTICE IS HEREBY GIVEN that the undersigned intends to sell the personal property described below to enforce a lien imposed on said property pursuant to Sections 21700-21716 of the Business & Professions Code, known as the "California Self Service Storage Facilities Act", Section 2328 of the UCC, Section 535 of the Penal Code and provisions of the Civil Code.  
  
Auction will be conducted **online at Bid13.com**, starting October 7, 2023, ending October 17, 2023. Property to be sold as follows: misc. household goods, personal items, misc. furniture, misc. box- es, misc. tools, etc. belonging to the following:  
  
231-Amanda Sare  
320- Debra Perschbacher  
527- David Appel  
602- Norma Hernandez-Palacios  
621- Theresa James  
648- Sharon Harrington  
735- Jorge Vera  
808- Emilee Rasciner  
839- Casey Cousins  
1213- Matthew Barnard  
1214- Matthew Barnard  
1403- Alexander Jackson  
  
Buyer must arrange for pickup 24 hours prior to arriving at the fa- cility. Buyer must pay the full amount and clear the unit out within 3 days. All purchased items are sold AS IS, WHERE IS. There is a \$200 refundable deposit that must be left prior to access to the unit. The deposit will only be refunded if the unit is emptied and cleaned completely. Sale is subject to cancellation in the event of settlement between owner and obligated party.  
(TD) Sept. 29, Oct. 6, 2023


FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2023F-293

The following person(s) is  
(are) doing business as:  
**Clarity Optometry**  
1214 North Beale Road  
Linda, CA 95901  
County of YUBA  
Registered Owners:  
1. Atif Jav ed Od, Inc.  
1214 North Beale Road  
Linda, CA 95901  
This business is conducted by  
a Corporation.  
The registrant commenced  
to transact business under the  
fictitious business name or  
names listed above on N/A.  
(I declare that all informa-  
tion in this statement is true and  
correct).  
Signed:  
**Atif M. Javed**  
**California**  
**Chief Executive Officer**  
This statement was filed  
with the County Clerk of Yuba  
County on 09/20/2023.  
DONNA HILLEGASS,  
County Clerk  
By SARAH MULL,  
Deputy Clerk  
Sept. 29, Oct. 6, 13, 20,  
2023

FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2023F-291

The following person(s) is  
(are) doing business as:  
**Springer Farms**  
3105 Walnut Ave  
Marysville, CA 95901  
County of YUBA  
Registered Owners:  
1. Steven W. Springer  
3000 Hooper Road  
Marysville, CA 95901  
2. Jo Ann Springer  
3000 Hooper Road  
Marysville, CA 95901  
This business is conducted by  
a general partnership.  
The registrant commenced  
to transact business under  
the fictitious business name  
or names listed above on  
01/01/1995.  
(I declare that all informa-  
tion in this statement is true and  
correct).  
Signed:  
**Steven W. Springer**  
This statement was filed  
with the County Clerk of Yuba  
County on 09/15/2023.  
DONNA HILLEGASS,  
County Clerk  
By BRIDGETTE EVANS,  
Deputy Clerk  
Sept. 22, 29, Oct. 6, 13,  
2023

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published weekly on Friday.

\*Subscription rate valid only in California.

FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2023F-263

The following person(s) is  
(are) doing business as:  
**Sacramento Limo and  
Car Service**  
1715 Presidio Way  
Plumas Lake, CA 95961  
County of YUBA  
Registered Owners:  
1. Hassebullah Najib  
1715 Presidio Way  
Plumas Lake, CA 95961  
This business is conducted  
by an Individual.  
The registrant commenced  
to transact business under the  
fictitious business name or  
names listed above on N/A.  
(I declare that all informa-  
tion in this statement is true and  
correct).  
Signed:  
**Hassebullah Najib**  
This statement was filed  
with the County Clerk of Yuba  
County on 08/18/2023.  
DONNA HILLEGASS,  
County Clerk  
By BRIDGETTE EVANS,  
Deputy Clerk  
September 15, 22, 29,  
October 6, 2023

FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2023F-264

The following person(s) is  
(are) doing business as:  
**Porcelain Paradox**  
11624 Vickie Drive  
Marysville, CA 95901  
County of YUBA  
Registered Owners:  
1. Phillip J. Smirh  
11624 Vickie Drive  
Marysville, CA 95901  
This business is conducted by  
an Individual.  
The registrant commenced  
to transact business under  
the fictitious business name  
or names listed above on  
01/17/1996.  
(I declare that all informa-  
tion in this statement is true and  
correct).  
Signed:  
**Phillip Smith**  
This statement was filed  
with the County Clerk of Yuba  
County on 08/23/2023.  
DONNA HILLEGASS,  
County Clerk  
By NELIDA WILLIAMS,  
Deputy Clerk  
Sept. 8, 15, 22, 29, 2023

LAND PATENT

I, Jessica Maslan, am bringing forth a Land Patent benefit for the following parcel located at 5445 Wolf Trail, Loma Rica, California. Any party interested in viewing or challenging this claim can view the associated documents here  
<https://www.statenationalhelp.com/jessica-maslan>  
(TD) Aug. 18, 25, Sept. 1, 8, 15, 22, 29, Oct. 6, 13, 20, 2023

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF YUBA  
IN THE MATTER OF THE APPLICATION OF:  
RICHARD LEE WILSON, MICHEAL ALY'CE  
WILSON, PETITIONERS  
CASE NUMBER: CVPT 23-00878  
ORDER TO SHOW CAUSE FOR CHANGE OF NAME

HEARING DATE:  
10/09/2023  
DEPT: 4  
TIME: 9:30 A.M.  
  
Petitioner(s) RICHARD LEE WILSON and MICHEAL ALY'CE WILSON filed a petition with this court for a decree changing names as follows:  
  
from: Richard Lee Wilson  
to: Richard Lee Mendenall, Jr.  
from: Justice Ryan-Beverley Wilson  
to: Aly'ce-Katherine Justice Mendenall  
  
THE COURT ORDERS that all persons interested in this matter appear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person object- ing to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed the court may grant the petition without a hearing.  
  
A copy of this order to show cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circula- tion, printed in this county: Territorial Dispatch.  
  
DATE: 8/29/2023  
  
Stephen W. Berrier  
JUDGE OF THE SUPERIOR COURT.  
  
September 8, 15, 22, 29, 2023.

NOTICE OF LIEN SALE  
NOTICE OF SALE OF PERSONAL PROPERTY  
Extra Self Storage Linda

Pursuant to the California self–storage facility act:  
(B&P code 21770 et.se.)  
**The undersigned will sell contents of:**  
Name:Sarah Hansen  
Brief description of items being sold:Safe, Misc  
Name:Gary Charlton Jr  
Brief description of items being sold:Tables, Misc  
Name:Felix Santos  
Brief description of items being sold:ACs, Misc  
Name:Charlotte Deeds  
Brief description of items being sold:Clothes, Misc  
Name:Sarah Hansen  
Brief description of items being sold:Tools, Misc  
Name:Daniel Urbina  
Brief description of items being sold:Toys, Misc  
**TO THE HIGHEST BIDDER ON:  
October 5th, 2023  
ENDING AT 3:00 PM**  
All purchases are sold as is and must be removed within 72 hours of the time of sale. Sale subject to cancellation up to the time of sale. Company reserves the right to refuse any online bids.  
**SALE TO BE HELD ONLINE AT:  
[www.storage treasures.com](http://www.storage treasures.com)**  
(TD) 9-22, 9-29, 2023)

SUPERIOR COURT OF CALIFORNIA  
COUNTY OF YUBA  
IN THE MATTER OF THE APPLICATION OF:  
CANDY ERMINA BERMEJO, PETITIONER  
CASE NUMBER: CVPT 23-00888  
ORDER TO SHOW CAUSE FOR CHANGE OF NAME

HEARING DATE:  
10/09/2023  
DEPT: 4  
TIME: 9:30 A.M.  
  
Petitioner(s) CANDY ERMINA BERMEJO filed a petition with this court for a decree changing names as follows:  
  
**from: Candy Ermina Bermejo  
to: Dulce Herminia Bermejo**  
  
THE COURT ORDERS that all persons interested in this matter ap- pear before this court at the hearing indicated below to show cause, if any, why the petition for change of name should not be granted. Any person objecting to the name changes described above must file a written objection that includes the reasons for the objection at least two court days before the matter is scheduled to be heard and must appear at the hearing to show cause why the petition should not be granted. If no written objection is timely filed the court may grant the petition without a hearing.  
  
A copy of this order to show cause shall be published at least once each week for four successive weeks prior to the date set for hearing on the petition in the following newspaper of general circulation, printed in this county: Territorial Dispatch.  
  
DATE: 8/29/2023  
  
Stephen W. Berrier  
JUDGE OF THE SUPERIOR COURT.  
  
September 8, 15, 22, 29, 2023.

FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2023F-287

The following person(s) is  
(are) doing business as:  
**Sweet Escape**  
1319 Covillaud St.  
Marysville, CA 95901  
County of YUBA  
Registered Owners:  
Amy Freeman  
1319 Covillaud St.  
Marysville, CA 95901  
This business is conducted  
by an individual.  
The registrant commenced  
to transact business under  
the fictitious business name  
or names listed above on  
08/01/2023.  
(I declare that all informa-  
tion in this statement is true and  
correct).  
Signed:  
**Amy Freeman**  
This statement was filed  
with the County Clerk of Yuba  
County on 09/01/2023.  
DONNA HILLEGASS,  
County Clerk  
By NELIDA WILLIAMS,  
Deputy Clerk  
September 22, 29. October  
6, 13, 2023

FICTITIOUS BUSINESS  
NAME STATEMENT  
File No. 2023F-279

The following person(s) is  
(are) doing business as:  
**Nutech Capital Resources,  
Nutech**  
8499 Aero Pines North  
Brownsville, CA 95919  
County of YUBA  
Registered Owners:  
Richard J. Paoli  
8499 Aero Pines North  
Brownsville, CA 95919  
This business is conducted  
by an individual.  
The registrant commenced  
to transact business under  
the fictitious business name  
or names listed above on  
11/03/1993.  
(I declare that all informa-  
tion in this statement is true and  
correct).  
Signed:  
**Richard J. Paoli**  
This statement was filed  
with the County Clerk of Yuba  
County on 09/01/2023.  
DONNA HILLEGASS,  
County Clerk  
By NELIDA WILLIAMS,  
Deputy Clerk  
September 15, 22, 29.  
October 6, 2023

Hilltop Gang Breakfast,

2nd Sunday of the  
Month at Brownsville Community Center downstairs on  
Ponderosa Way. Complete breakfast includes: Coffee,  
orange juice and peaches. Choice of ham or sausage.  
Choice of pancakes, french toast or biscuits and gravy.  
Adults \$8, Children under 12 \$4, 3 & under Free.

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# Nation’s Finest Educational Program to Help Veterans in Need

**Nation’s Finest  
News Release**

**SACRAMENTO, CA (MPG)** - Veterans’ advocates and community leaders joined together at the California State Capitol on September 12, 2023, to launch a 3-month campaign by Nation’s Finest to raise awareness about programs and services to help Veterans in need.

Coinciding with National Suicide Prevention Month, the community outreach program aims to shine a light on the alarming statistics impacting Veterans – from mental health and high suicide rates to homelessness and unemployment -- and help connect Veterans and their families to resources that honor their service and ensure their care and success.

“The suicide rate among Veterans remains high, with approximately 17 Veterans committing suicide each day, and on any given night, over 40,000 Veterans don’t have a place to call home in our country,” said Chris Johnson, President & CEO, Nation’s Finest. “As a nation, we can and should do better to honor those who have sacrificed and served, which is why we are launching this program to raise greater awareness and help connect Veterans to the help and services they need.”

Through Veteran’s Day, Nation’s Finest will host a series of community awareness events in California, Arizona, and Nevada, that bring together community leaders, Veterans’ advocates, and community partners to ensure Veterans and their families have access to services, programs, and the care available to them. Each event will feature a Nation’s Finest mobile service unit staffed by trained professionals to assist Veterans, as well as community partner booths to provide educational information about available services. On display will be a powerful storytelling exhibition honoring Veteran heroes for making a difference in the lives of Veterans. At each event, Nation’s



**Honoree Don Harper (left) and Sacramento City Mayor Darrell Steinberg study this veteran’s storyboard on display at the State Capitol in Sacramento.** Photo by Tracy Atkins/Nation’s Finest

Finest will present special awards to local Veterans who have gone above the call of duty to help Veterans and their families in their local communities.

During a ceremony on the west steps of the Capitol, seven local Veteran heroes from Northern California were honored for their service. Sacramento Mayor Darrell Steinberg joined Nation’s Finest to present special medallions to them for their work. A special storytelling exhibition featured their stories and that of other Veteran heroes, which will also be on display through September 30th in the window fronts of the historic Weinstocks Building in downtown Sacramento located at 1130 K Street.

“These local heroes exemplify the spirit of our community and continue to answer the call of duty in helping those who have served access mental and behavioral health care, including housing stability, employment and suicide prevention services,” said Mayor Steinberg. “I applaud the efforts of

Nation’s Finest in launching this important program and so many other Veteran organizations, community partners, and advocates, who work tirelessly to ensure our Veterans can get the care they need and deserve.”

Sacramento area recipients of the Nation’s Finest 50 Local Heroes Award include Gail Belmont, Don Harper, Kia Phillips, Steve Reed, Preston Sharp, Julie Baumgarten, and Michael Harris. Their personal stories, along with all the Nation’s Finest awardees, are featured in the exhibition and on the Nation’s Finest website at [www.NationsFinest.org](http://www.NationsFinest.org), along with information about the Community Outreach Program.

Harris, a U.S. Army Veteran and Sacramento native credits the work of Nation’s Finest and the support he received at Mather Veterans Village for helping change his life during vulnerable times, saying, “It was a life-changing experience to be so humbled to have to ask for help with you are vulnerable and

broke. They helped lift me up and gave me a chance.” Today, Michael helps other Veterans, particularly those facing homelessness. He is also Chair of the California Black Agriculture Working Group, where he is dedicated to bringing equity to Black agricultural producers.

The Nation’s Finest Community Outreach Program is funded through the support of many community partners, including Verizon (presenting partner), U.S. Veterans Affairs, Safeway, the Land of the Free Foundation, Comcast, Turton Commercial Real Estate, Enterprise Community Partners, and the Charles M. Shulz Museum, among others.

“Verizon is honored to join together with so many community partners in supporting Nation’s Finest and their mission help Veterans in need,” said Sophia Garcia, Director, External Affairs & Local Engagement at Verizon. “Verizon is committed to helping Veterans and their families with

access to smart technologies that improve connectivity to the programs, services, and care available to them. It’s through community partnerships like this that we can work together to make a difference.”

This year marks 50 years since Nation’s Finest was founded to support Veterans returning from the Vietnam War by providing critical housing, health, and employment support to ensure Veterans reach their full potential. During the past five decades, the programs and impact of Nation’s Finest has continued to grow, having served 150,000+ veterans and providing \$275 million in direct services in 31 locations in California, Arizona, and Nevada, as well as through national services. Additionally, through its mobile service unit program, Nation’s Finest can reach thousands more Veterans each year, who lack access to care by bringing resources directly to them, particularly those living in rural areas. ★

# Delivery Driver Needed

The Pioneer Review is looking for a delivery driver to distribute newspapers each Thursday mid-day through the afternoon to post offices and newsstand locations.

Route includes picking up the newspapers in Marysville, then returning to Colusa to drop off at our local office and the post office. The remaining part of the route includes dropping newspapers to Arbuckle and Williams.

Total route time is about 4 hours. This is an independent contractor position. Weekly route pays \$150.

For more information call Paul at 916-773-1111 at our main office.





# COMICS & PUZZLES

**The Spats** by Jeff Pickering

**Amber Waves** by Dave T. Phipps

**Out on a Limb** by Gary Kopervas

**TIGER** by BUD BLAKE

**POPEYE** by RENDY MARLINO

**HOCUS-FOCUS** BY HENRY BOLTIHOFF

Find at least six differences in details between panels.

Differences: 1. Cap is missing. 2. Arm is missing. 3. Bull's tail is missing. 4. Cloud is different. 5. Horn is smaller. 6. Bull's tail is missing. 7. Football is missing. 8. Cloud is different.

**GRIN & BLAIR IT** by Dave T. Phipps

**The Dobbins Farmers Market** will be reopening on October 7th, 10 am to 2 pm. We can't wait to see you again. 9761 Marysville Road • Dobbins  
For vendor info call Teresa McFall 530-635-0452

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Interviews are at 8:15 a.m. each morning unless noted

September 29 / 7 am Dr. Fal Asrani, Marysville School District  
September 29 / 8 am TBD  
October 2 / 7 am TBD  
October 2 / 8 am Whitney Brim-Deforest, Bi County Farm Advisory  
October 3 / 7 am Kary, Farm Festival  
October 3 / 8 am Rachel Abbot, Yuba C.O.P.I.O  
October 4 / 7 am David Read, Matt Demerit "Laramie Project"  
October 4 / 8 am Chief Sachs, Marysville Police Department  
October 5 / 7 am TBD  
October 5 / 8 am Tamara Macy, Sutter County One Stop  
October 6 / 7 am Dr. Fal Asrani, Marysville School District  
October 6 / 8 am Chuck Smith, Sutter County P.I.O.

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It is the intent of the *Territorial Dispatch* to strive for an objective point of view in the reporting of news and events. It is understood that the opinions expressed on these pages are those of the authors and cartoonists and are not necessarily the opinions of the publisher or our contributors.

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Main Office Address: 7144 Fair Oaks Blvd., Suite #5, Carmichael, CA 95608. Call 916-773-1111 for more information.

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**MPG** **ENPA** **CIRCULATION VERIFICATION COUNCIL**

**Publisher, Paul V. Scholl**

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**VOICE OF YUBA COUNTY with ANDY VASQUEZ**  
Every Sunday 1 to 3 pm

Global Warming is a Hoax and Welcome back Covid just in time for Elections.  
**News you won't hear on main stream media**



# Huskies’ D Puts Up Second Straight Shutout in Win Over Colfax

Story and photos  
by Steven Bryla

**SUTTER, CA (MPG)** - For the second week in a row in Pioneer Valley League play, the Sutter Huskies defense didn’t give up a point in the game as they beat the Colfax Falcons 30-0 on Friday, September 22.

Sutter started the game strong and quickly scored on their opening 56-yard drive that took less than three minutes off the game clock as Huskies junior running back Killian Brucie scored on a 7-yard touchdown rush to take a 6-0 lead after the failed point after touchdown (PAT) attempt.

Brucie had two total touchdowns on the night on the ground as he rushed the ball 10 times for 37 yards.

For Colfax’s first offensive possession, senior quarterback River Roach threw a pick six into the hands of Sutter senior defensive back Rylan Giovannoni for 56-yards to give the Huskies a 14-0 lead after a successful two-point conversion.

Giovannoni had two tackles in the game, but his three recorded hurries and constant pursuit of Roach disrupted Colfax’s offense throughout the game.

Giovannoni expressed to the Dispatch that after he intercepted Roach’s pass, he told himself not to look back and run as hard as he could towards the end zone.

The Sutter (5-1, 2-0 PVL) defense was a force not to be reckoned with as they forced three Falcons’ turnovers in the game, including a fumble recovery by sophomore safety Justice White with a little over six minutes to go in the first.

For the rest of the first half, it was a defensive battle by both squads as junior wide receiver/kicker Josiah Thompson booted a 31-yard field goal to extend the Huskies lead to 17-0 at the end of the first half.

Sutter’s defense added one final takeaway late in the third



Sutter sophomore safety Justice White (15) recovers a fumble in the first quarter of the Huskies 30-0 victory over Colfax on Friday, September 22.



Sutter junior linebacker Mason Cartwright (8) goes for a tackle in the Huskies 30-0 shutout win over Colfax on Friday, September 22.

quarter with a couple of minutes to go as the other young safety for the Huskies in Max Bringgold snagged his team leading fifth interception of the season. A minute following the

interception, Sutter senior quarterback and Hawaii baseball commit Jagger Beck tossed a perfect strike to senior tight end Trenton Harter for a 62-yard bomb to extend the Huskies lead to 23.

Beck completed five passes for a total of 113 yards rushing.

The final points for Sutter came with a few minutes to go in the game as junior running back Marcus Meras shot through the defense like a cannon as he scored on a 59-yard touchdown rush.

Meras rushed the ball 14 times for a total of 201 yards. This was the first game Meras was eligible to play as he had to sit the first five weeks of the season due to being a transfer.

Meras was all smiles post-game, and he was excited to finally get a snap in the Sutter “Blue and Gold”.

“I love how connected and motivated the team is,” Meras said.

Sutter head coach Ryan Reynolds expressed to the Dispatch that he is consistently happy with his defense week in and week out.

“We go against them (Sutter defense) every day in practice, so I know what they’re capable of and that’s a tough group to try and move the ball on.

The Huskies’ defense is strong on all cylinders and are a collective unit with a common goal of being dominant. Sutter junior linebacker Mason Cartwright led the Huskies with 15 tackles, a sack and a tackle for loss.

Cartwright expressed to the Dispatch the preparation the Huskies put into each game shows itself each game night they take the field.

Reynolds told the Dispatch the next task at hand is focusing on Bear River as Sutter hosts the Bruins tonight with kickoff at 7:15 p.m.

Bear River lost to Twelve Bridges in their PVL opener 42-7. ★

# Huskies Beat Lady Rhinos in Four Sets, Close out First Half of PVL Strong

Story and photos  
by Steven Bryla

**SUTTER, CA (MPG)** - The Pioneer Valley League volleyball is more competitive, and it has been proven through the first half of league play.

The Sutter Huskies beat the Twelve Bridges Lady Rhinos in four sets (18-25, 25-14, 25-19, 25-12) on Monday, September 18.

Sutter (20-7, 4-1 PVL) dropped the first set to Twelve Bridges as there were a couple of unforced errors, but the Huskies regained their composure and took the next three sets after they got in their rhythm.

Sutter head coach Elizabeth Bhatti expressed to the Dispatch that the Huskies made some slight changes to the front row in the beginning of the second through fourth sets.

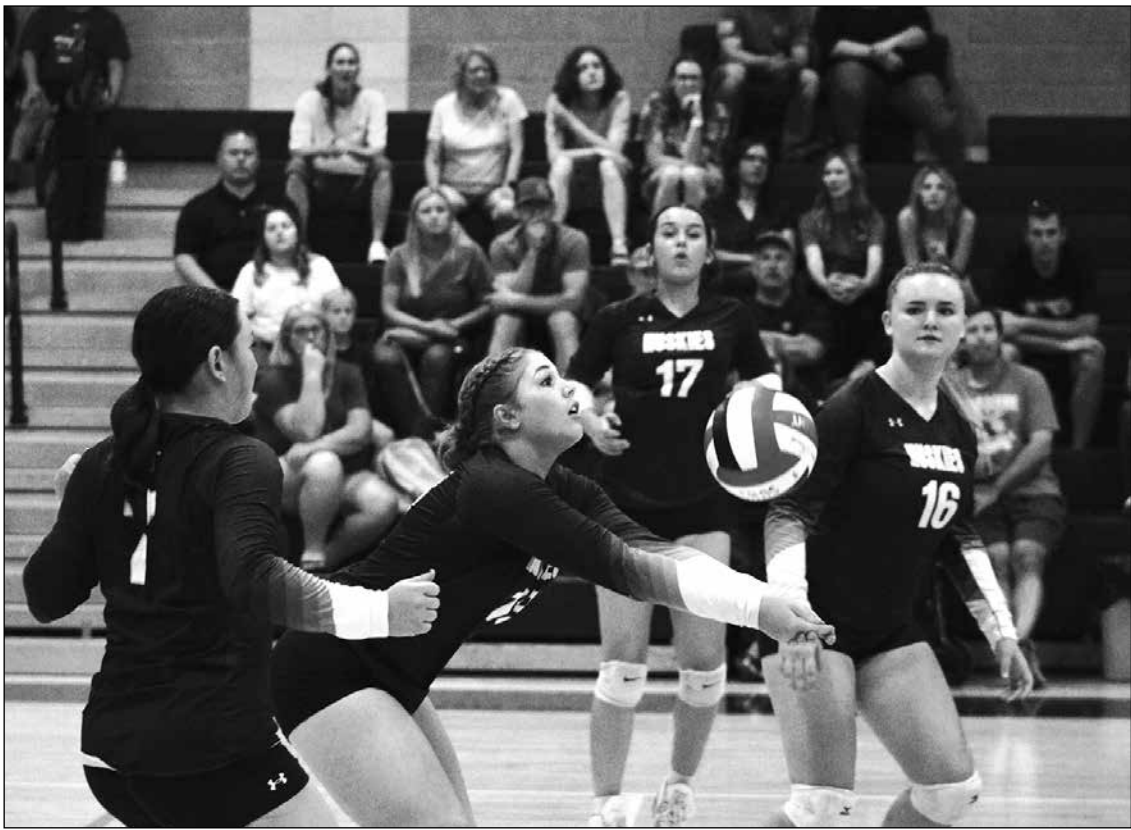
“We were able to get some of our stronger hitters in the front row earlier in the sets,” Bhatti said.

Sutter has three hitters with over 150 kills on the season and they are the only team in the PVL with that attribute and might as well get a name as the three-headed monster that includes senior outside hitter Ashley Hudson and junior middle/outside hitters Torrence Harter and Lola Howsley.

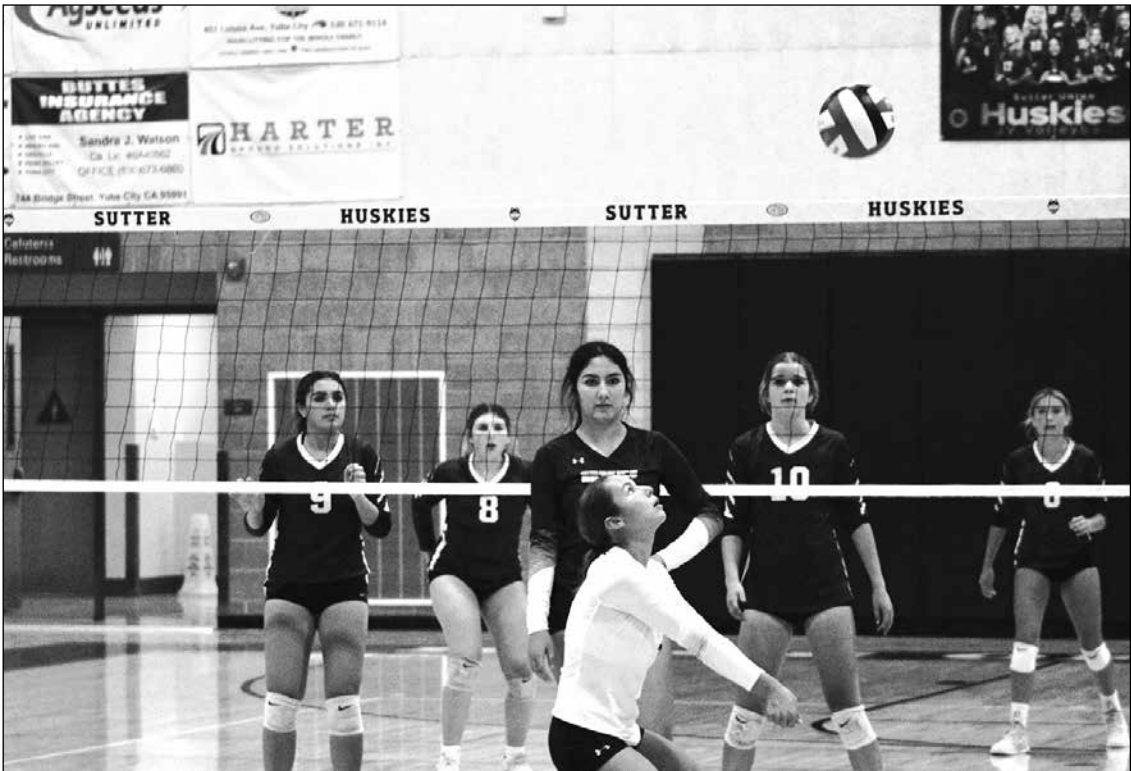
The versatility of this roster is top notch and it’s clear they can overcome adverse situations and that includes playing with a new team environment.

As she is in her first year of the program, Howsley expressed to the Dispatch that all of the girls were welcoming. The chemistry between the squad on the court is clear as when they are in sync, Sutter is hard to take down.

Howsley ended the match with 14 kills and four digs. Harter led the way with 16 kills and six digs. Hudson



Sutter senior defensive specialist Rylee Gillespie (13) tracks down a ball in the Huskies win in four sets over Twelve Bridges on Monday, September 18.



Sutter senior libero Maddy Jones (1) gets ready to set the ball in the Huskies win over Twelve Bridges on Monday, September 18.

added 14 kills and 10 digs in the victory over Twelve Bridges. Sutter is more than just a killing machine on the court as they don’t just have one player

focused on one stat.

Examples of this versatility included five Huskies recording at least one assist in the match and four different teammates with 10 or more digs.

Sutter did face adversity as they dropped back-to-back matches a couple weeks ago against Bear River in PVL play in five sets and the number two ranked team in the CIF Northern Section on Sunday, September 25 in Pleasant Valley of Chico in four sets.

The loss to Bear River was the Huskies first PVL loss in their two-year stint in the PVL before they get realigned to the Golden Empire League (GEL) next school year. Additionally, was the first time Sutter has dropped back-to-back matches since their loss in the 2022 CIF Sac-Joaquin Section Division IV semifinals and opening round of the 2022 CIF Division IV State Playoffs.

Bhatti told the Dispatch that she expressed to her team that it’s a loss if they didn’t learn from it.

Sutter defensive specialist Rylee Gillespie said to the Dispatch that one of the way the Huskies get back momentum is by going “bonkers” on the sideline.

“We come back immediately, and our chemistry joins collectively,” Gillespie said.

She added that the communication and positive mindset they have as a group changes the momentum.

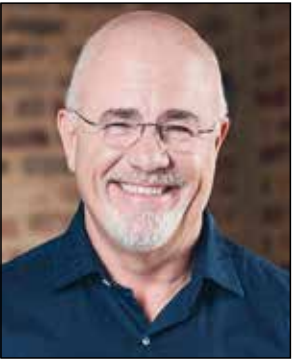
Gillespie had two aces from serving, 17 digs and an assist.

Sutter began the second half of PVL play this week with Marysville this past Wednesday.

With the first half of PVL play in the books, the Huskies aim for a strong finish in the second half to get a major push for the postseason.

The next scheduled game for the Huskies is Monday, October 2 at Colfax. ★





Take the Bigger Check

Dear Dave,

My car was declared totaled because of hail damage, and my insurance company says I have two options. One is to take a higher total loss settlement check of \$19,000 and use it toward the purchase of another car. The insurance company would then take possession of the car. The other option is to accept a check for \$13,000 and have the car on a salvage title. The car is worth \$15,000, and I have 20% car replacement assistance on my policy that increases the total loss settlement to the \$19,000 amount I mentioned earlier. I'm on Baby Step 3 of your plan, and I owe nothing on the car. What should I do?

– Meagan

Dave Ramsey Says

Dear Meagan,

Take the bigger check! That's a quick and easy decision, but give me a minute to explain why. It's not about being greedy — it's a little more complicated than that.

If you had \$19,000 in your pocket, would you go buy a \$6,000 hail-damaged, salvage-title vehicle for everyday driving? Of course, you wouldn't do that! The insurance company is probably hoping you'll overlook the \$19,000 offer and essentially pay \$6,000 for this beat-up car. No. Thank. You. I'll pass on that deal.

With \$19,000, you'll have plenty of cash to rent a car for a couple of weeks and take time to find a great-quality used car at a good price. You might even be able to negotiate with the insurance company to give you a little time to look for another ride before they come pick up the old one.

But no, you don't want that messed up, old car. Why would you? That thing probably looks like a kid with a bad case of acne right now. Go find yourself a nice car, hon. There are plenty of affordable, slightly used vehicles on the market right now. There's no reason for you to drive around in something that's all beat up if you don't have to.

Best of luck, Meagan!

– Dave

*Dave Ramsey is an eight-time national best-selling author, personal finance expert and host of "The Ramsey Show." He has appeared on "Good Morning America," "CBS This Morning," "Today," Fox News, CNN, Fox Business and many more. Since 1992, Dave has helped people take control of their money, build wealth and enhance their lives. He also serves as CEO for the company Ramsey Solutions. ★*



LOCAL FISHING

The first day of Fall, Sept. 23rd, finds us on the Middle Fork of the Feather River (MFFR) north of Laporte, we set up camp at Onion Valley site, then took a long hike down the Pacific Crest Trail (PCT) along the Fingerboard Range. Thirty seven miles of the MFFR, from Cleghorn Bar downriver to Hartman Bar is designated as a National Wild Scenic River (NWSR) and is inaccessible by road, so be prepared. Wild rainbow trout in excess of 16 inches inhabit this zone. Best flies are: Yellow Humpy, Elk hair Caddis, and attractor patterns such as: Stimulator, San Juan Worm, and Marabou Muddlers.

SAN FRANCISCO BAY-DELTA

Sacramento -San Joaquin River Delta; at Suisun Bay. Staging area for schooling pre-spawn striped bass. Trawler survey discloses the best numbers of stripers in a decade.

COASTAL WATERS

Fly Fishing the Coast  
Series Part 1 of 5

Anchor Bay was an anchorage for large lumber schooners in the 1700s. The bay is protected from the predominate north winds, but ships caught in the bay during a south/southeastern storm were sunk. Fishing camaraderie is great, as abalone divers, halibut fishermen and surf fishermen all share their daily catch with each other, so everyone has a little of each fish. Small boats are launched from the sand beach by towing them to the waters edge with an off-road Quad. We caught plenty of Barred Surf Perch and shared them with all of the other fishermen. The daily ocean swell we preferred was [ 3x 7.5x 14]. A category 3 wave face height of 7.5



Fluke Dilge Slider

ft and wave period of 14 seconds. Try: Dilge Slider

LAKES RESERVOIRS

Gold Lake has it all! Located Northeast of Hwy 49 on Gold Lake Road, it is situated on a NE to SW axis and protected from those infernal Southwest prevailing winds. Fish the cove on the southwest side, this area has shallow sandy bottoms, where big husky Brown Trout hang-out during the October-December spawning time. Be sure to check the water temperature on the sandy bottom where the Brown females tail-fin out their redds; 42 to 48 degrees is the perfect temperature for spawning. Prepare 10-15 cured salmon eggs, bundled in thin mesh for bait. Use fast 5-ips sink -tip lines. Echo Lake is a small, secret 30 acre body of water off Hwy 36 near the town of Chester , only those individuals who require serenity and solace come here. No motors allowed, except my Belly boat with swim fin propulsion. The colorful Brookies are small, but accommodating. They all fall for small size #20 special, hand tied attractor flies: Trico, BH Babi Woolly, Muddler Minnows and Royal Wulffs.

RIVERS

The Sacramento River headwaters to Lake Shasta since the 1991 oil spill has recovered successfully by restocking with native wild rainbow trout. High-stick, short-line nymphing is the way to fish the



L/R Prince Nymph, Crane Fly Larva, BH Birdsnest. A.P.S.E Czech Nymph

finest, roadside trout fishery in California. Try: Prince Nymph, Crane Fly Larva, BH Birds Nest and A.P.S.E Czech Nymph.  
~ *Brownie*

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**Prune Farmers Are Cautious About Overplanting**

Now that California prune growers are earning a higher price, with supply more in line with demand, marketers of the dried fruit have a message for them: Don't go nuts on prunes. The warning comes as the price of almonds and walnuts has trended down in recent years and growers remove more of those trees. People in the prune business are concerned that farmers looking to replace their nut orchards will overplant prunes. Thanks to depleted inventory, prune prices have improved over lows of five years ago. Growers say they want to keep it that way.

**Farm Bureau Delegation Makes Voice Heard On Capitol Hill**

A delegation of California Farm Bureau leaders held meetings to advocate on important issues facing farmers and ranchers as debate continued in Congress over how to fund the federal government. Farm Bureau leaders and the organization's federal policy team met in the nation's capital Sept. 10-13. Discussions focused on important agricultural issues, such as the next federal farm bill and the need for prompt relief funding to recover from disasters, including flooding and wildfires.

**Governor Signs One Insurance Bill, But Bigger Fixes Are Needed**

Some farmers and other property owners who have had to turn to the California FAIR Plan, the state's insurer of last resort, may soon have better coverage options thanks to a new law. Gov. Gavin Newsom signed legislation to improve commercial property insurance options for people who have struggled to access coverage due to the impact of wildfires. Farmers suffered a double blow to fires, losing crops and farm properties as well as the ability to insure their properties and commercial assets as insurance companies denied policy renewals. They say more legislative fixes are needed.

**Researchers Publish Guide for California Peach Farmers**

Two veteran orchard crop researchers at the University of California, Davis, have produced a handbook on peach cultivation and postharvest considerations. Thomas Gradziel is a UC Davis professor and plant breeder and Carlos Crisosto is a UC Davis professor and Cooperative Extension farm advisor in consumer quality and postharvest technology. They said their new guidebook, "Peach," gives growers basic information that can reduce their production risks, boost profits and help them face issues such as climate change and a shifting world market. ★

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